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brated *contributions directes*. Had Professor Plehn paid more attention to the remarkable financial experiences of France, he would have produced a more instructive book, because he would have seen, and must have helped his readers to see, more clearly the real historical significance of the tax systems of the nineteenth century. Prussian taxation is mainly interesting as being one of the latest phases of a movement which has had a French history during the larger part of the century.

A. C. M.

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*Les Assurances Ouvrières: Mutualités contre la Maladie, l'Incendie et le Chômage.* By EUGÈNE ROCHETIN. Paris: Guillaumin et Cie., 1896. 12mo. pp. iii + 283.

IN a previous volume entitled *La caisse nationale de prévoyance ouvrière et l'intervention de l'état*, M. Rochetin tried to show how, independently of the state and on the principle of mutuality, laboring men might make provision for pensions in their old age and for assuring their wives and children a comfortable living if suddenly deprived of their natural support. He now comes forward with a supplementary volume designed to prove that on the same principle of mutuality the laborer may be guaranteed against loss by sickness, fire, and enforced idleness. The two volumes he believes present a programme which ought to be followed "in order to give satisfaction to the legitimate demands of the laboring classes, and to avoid the renewal of agitations which it would be wise to prevent because they are an index of a latent social malady, and bear witness to sufferings which although patiently borne are none the less real and worthy of being assuaged" (p. iii). When these two necessities, namely, the insurance of the laborer against fire, sickness, and loss of work, and provision for his old age, are satisfied, then, thinks the author, we shall be near the end of our labor difficulties.

The principle advocated, mutuality, is doubtless destined to play a greater part in the future than in the past in all practicable schemes of social reform. M. Rochetin, however, makes too much of it. According to him it is the one principle for solving all knotty social problems. We have learned to be suspicious of specifics, and when we are told that association is "the great and only remedy for the evils which the laboring class is suffering" (p. 7), we find ourselves beginning to doubt its efficacy. But our author goes farther. He tells us that

the social question which has so long occupied the minds of thinking men is capable of solution only on the principle he advocates. On private initiative, and on that only, should our hope for the future well-being of society be based. Now, whether a writer be an individualist or a socialist, it is unsafe to claim that all the truth is on his side, and this is what M. Rochetin practically does. We therefore follow him through the presentation of his plan with not so much confidence as a less sweeping claim for his principle would have produced. With great faith in private initiative and mutual insurance there is still room for belief that under certain circumstances the opposite principle might be better applied. Moreover, the labor question is not the whole of the social question.

While the author is, as we think, too sanguine in regard to the possibilities of mutual insurance, his treatment of the subject leaves little to be desired. His plans appear to be carefully thought out and their presentation is clear. The four parts into which the book is divided take up respectively some general considerations, including the origin and benefits of association, the means of encouraging it, etc.; societies of mutual help, their origin and results at home and abroad, etc.; a discussion of laboring men's collective insurance against fire, and finally the consideration of insurance against loss of work in consequence of fire. There are also appendices in which are projected provisional detailed constitutions for societies of insurance against fire and want of employment occasioned by it.

In proof of the advance of the principle of mutuality in France the author cites the increase in the number of mutual-benefit societies in that country since 1789. In that year there were only 13. In 1800 the number had risen to 45; in 1815 to 59; in 1822 to 132; in 1830 to 496; in 1848 to 1584; in 1852 to 2438; in 1872 to 5793; in 1882 to 6525 and on the first of January 1892 to 9600. In number of adherents the increase was from 11,000 in 1822 to more than 1.5 million in 1892 (pp. 73-4). The basis of his encouragement in regard to the spread of the principle is better indicated perhaps in the satisfaction he finds in the growth of fraternal associations in this country where we have at present 450 societies with more than five million adherents (p. 91). A closer view of the workings of these associations, revealing as it does results that are far from satisfactory, might lessen M. Rochetin's sanguine expectations.

On the whole our judgment is that the book is a valuable contri-

bution to the class of literature which it represents, and that it advocates a method of insurance from which much is to be hoped. If it errs in claiming too much, in failing to recognize that the principle of mutuality requires for its successful operation a certain stage of individual and social development not everywhere reached, and that until that stage is reached other principles must be called into action, it is due perhaps to the clearness with which the author sees particular advantages and his enthusiasm in presenting them. Surely any earnest and fairly successful attempt to deal with the great problem of preventing the laborer, either in his old age or in out-of-work periods, from becoming dependent upon the uncertain assistance of his friends or upon public relief, deserves a hearty welcome. And such the present work must be considered.

I. W. HOWERTH.

*The Coming Individualism.* By A. EGMONT HAKE and O. E. WESSLAU. Westminster: Archibald Constable & Co., 1895. 8vo. pp. xi+347.

THE uninitiated reader of this book is likely to feel some curiosity as to how it was produced. The names of A. Egmont Hake and O. E. Wesslau appear on the title-page as if they were the joint authors. Mr. Hake alone signs the dedication, but he words it as if speaking for both. At the end of the volume, under the same cover, and comprising about one-tenth of the whole, is a monograph on Municipal Government by Francis Fletcher-Vane. This has a title-page of its own, and there is no reference to it on the back of the book, or on the main title-page; but, although there is no statement concerning its connection with the rest, it fits, in somewhat awkward fashion, into the general plan, is paged continuously with what precedes, and would seem to have been written for the closing chapter. It contains, in fact, a hint that appears to explain the origin of the work. The author of this final portion says, p. 346: ". . . I am not at all hopeful of the ultimate effect of democracy based on per head election. That under any circumstances it is an experiment, untried in its present form, cannot too often be repeated. Nevertheless, though not hopeful, it has appeared right to some of us to enter the lists, not with the object of making things worse, as some do, but rather with the intention, however humble may be our part, of making things better."